

# THE HOMESTEAD TAX CREDIT PROGRAM

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## THE HOMESTEAD TAX CREDIT PROGRAM

### INTRODUCTION

#### Program Purpose

The purpose of the Homestead Tax Credit Program is to mitigate the impact of high real estate taxes on low-income households. Established in 1964, the program provides direct property tax relief through a circuit-breaker mechanism.

The underlying principle of a circuit-breaker is that property taxes exceeding a certain percentage of income constitute an overload to the taxpayer and should be at least partially offset with state-funded assistance. Assistance in this case takes the form of a refundable credit that can be applied against state income taxes due or received as a cash rebate. This method of relating property taxes to income in determining the amount of relief was pioneered by Wisconsin.

#### Eligibility Criteria

The basic requirements for Homestead relief relate to age and income. To qualify for benefits on claims filed in 2001 for property taxes accrued in 2000, a person must own or rent his or her residence, be at least 18 years of age, and have household income of not more than \$24,500.

For Homestead purposes, "household income" is broadly defined as total cash income, less \$250 for each dependent. It includes taxable income from all sources such as wages, salaries and interest, income from private pensions and annuities, most types of nontaxable transfers (including Social Security, railroad retirement benefits, veterans' pension and disability payments and public assistance), court-ordered support payments, scholarship and fellowship awards, GI benefits, and other cash amounts. Other amounts considered household income include depreciation claimed for state income tax purposes, excluded long-term capital gains, contributions to Individual Retirement Accounts (IRAs), and other types of tax-preference income.

There are additional conditions for Homestead eligibility. An applicant:

- must have been a legal resident of Wisconsin for the entire calendar year for which the claim is made;
- must not have been claimed as a dependent on another person's federal income tax return during the current tax year;
- must reside in a homestead subject to real estate taxes;
- must not have claimed tax credits under the Farmland Preservation program on property taxes for which relief is also being sought through the Homestead program;

- must not be living in a nursing home and also receiving Title XIX medical assistance; and
- must not have been a recipient of Temporary Assistance for Needy Families (TANF) or General Assistance payments during each of the twelve months in the filing year.

### Formula for Determining Benefits

The two most important factors in determining benefits under the Homestead Program are the applicant's income and property taxes. For calendar year 2001 claims, the credit is available to households with income less than \$24,500 and the maximum amount of property taxes recognized by the formula is \$1,450. For renters, a proportion of rent is considered to be property taxes: 25% of rent paid if the rent payment does not include heat; 20% of rent paid if the rent payment includes heat.

Farmers are permitted to claim relief on the portion of their total property taxes attributable to their home plus a maximum of 120 acres of surrounding farmland.

The formula used to compute the actual credit allowed to a Homestead claimant is as follows:

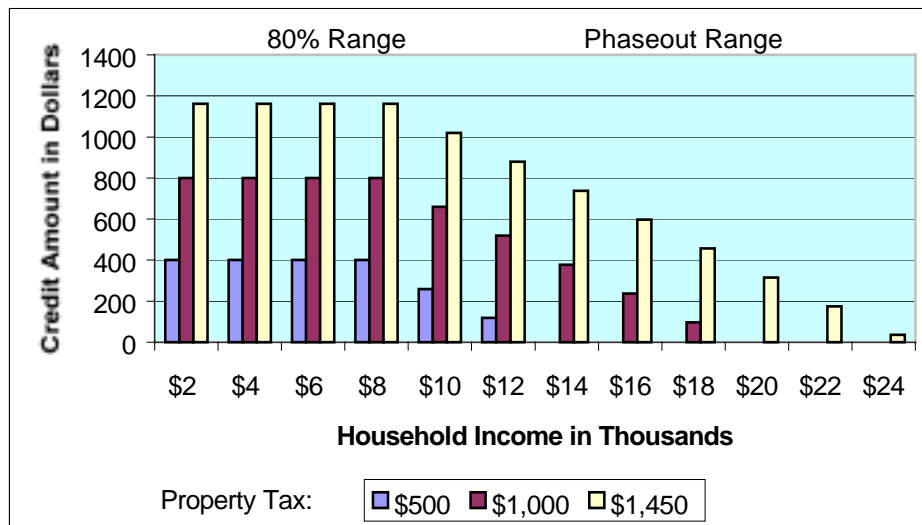
- The property tax ceiling—the maximum amount of property taxes allowed to be claimed toward the credit—is \$1,450.
- The income threshold, which is the amount of household income above which Homestead benefits are phased out, is \$8,000. For persons with income equal to or below the threshold, the credit is 80% of the property tax paid (up to \$1,450).
- For persons with income above \$8,000, the credit is equal to 80% of the amount by which the reported property tax exceeds 8.788% of household income in excess of \$8,000. That is:

$$\text{Credit} = .80 \times [\text{Property Tax} - .08788 \times (\text{Household Income} - \$8,000)].$$

- The maximum credit available is \$1,160 (i.e., 80% x \$1,450).

Chart 1 shows Homestead Credit amounts for selected income and property tax levels in calendar year 2001.

CHART 1  
HOMESTEAD CREDIT AMOUNTS FOR SELECTED  
LEVELS OF PROPERTY TAX



## HISTORY

### Growth of the Program

When first enacted in June 1964, the program provided relief to low-income homeowners or renters aged 65 or older with household incomes of \$3,000 or less. Since then, the scope of the program has been broadened to include Wisconsin residents 18 years of age or older with household incomes of \$24,500 or less.

The early Homestead Credit faced legal challenges on the grounds that it violated the uniformity clause of the State Constitution which requires that property taxes—including property tax relief—be uniform. However, in 1966, the Wisconsin Supreme Court ruled in *Harvey v. Morgan* that the Homestead program was essentially an income tax—not property tax—relief program. The Court made this determination based on the following considerations:

- (1) The statutory language creating the program explicitly stated Homestead was a relief program;
- (2) The relief is available to both renters and homeowners;
- (3) The credit is tied to the characteristics of the individual (e.g., age, income, cost of shelter), not to the characteristics of the property;
- (4) Property owners receiving the relief pay their property tax bill in full but receive a credit against their income taxes from the state's General Fund; and
- (5) The administration of the law is tied to the income tax system rather than to the property tax system.

Initially a small program, providing \$1.8 million in payments to 30,715 claimants in its first year, FY 1965, Homestead grew quickly to provide \$92.6 million in credits to 318,000 claimants in FY 1980. This is shown in Table 1, which shows the changes in funding and number of claimants since the inception of the Homestead program.

FY 1980 remains the year with the highest number of claimants in the history of the program. FY 1991 was the year with the highest amount of credits paid, \$112.3 million to about 255,500 claimants. In FY 2001, 204,500 households received credits totaling \$99.6 million. While the number of claims and the amount of credits have fluctuated, the average credit has grown fairly steadily, from \$60 in FY 1965 to \$487 in FY 2001, the highest average ever.

The uneven growth in the Homestead program, as indicated in the table, is the result of occasional changes in credit parameters, which increase the number of claims and amount of credits, followed by periods of declining claims and credits as inflation erodes the value of the income ceiling.

Major expansion occurred in FY 1967 (due to formula changes), FY 1974 (due to expansion of the program to include adults under 65 years of age), and FY 1980 (due to further changes in the Homestead formula). Since FY 1980, the number of Homestead claimants has declined primarily because adjustments to the income ceiling have not kept up with the rate of inflation. The income ceiling was unchanged between FY 1992 and FY 1999, before being increased in each of the following two years.

TABLE 1  
WISCONSIN HOMESTEAD TAX CREDITS  
FISCAL YEARS 1965 THROUGH 2001

Fiscal Year	Homestead funding		Claims allowed		Average relief	
	Amount (\$)	Percent Change	Number	Percent Change	Amount (\$)	Percent Change
1965	1,829,400		30,715		\$60	
1966	2,090,100	14.3%	33,046	7.6%	63	6.2%
1967	4,201,900	101.0%	58,716	77.7%	72	13.1%
1968	6,141,800	46.2%	66,786	13.7%	92	28.5%
1969	6,129,200	-0.2%	67,401	0.9%	91	-1.1%
1970	7,223,600	17.9%	73,680	9.3%	98	7.8%
1971	6,739,800	-6.7%	70,704	-4.0%	95	-2.8%
1972	10,025,800	48.8%	78,684	11.3%	127	33.7%
1973	9,178,400	-8.5%	80,786	2.7%	114	-10.8%
1974	35,410,800	285.8%	192,921	138.8%	184	61.6%
1975	41,613,700	17.5%	218,312	13.2%	191	3.9%
1976	49,754,500	19.6%	240,966	10.4%	206	8.3%
1977	48,139,000	-3.2%	234,201	-2.8%	206	-0.5%
1978	66,051,700	37.2%	251,374	7.3%	263	27.8%
1979	62,467,900	-5.4%	237,072	-5.7%	264	0.3%
1980	92,577,600	48.2%	318,030	34.1%	291	10.5%
1981	91,937,000	-0.7%	304,065	-4.4%	302	3.9%
1982	90,516,700	-1.5%	281,028	-7.6%	322	6.5%
1983	83,750,174	-7.5%	263,597	-6.2%	318	-1.4%
1984	86,025,528	2.7%	262,177	-0.5%	328	3.3%
1985	105,214,720	22.3%	284,019	8.3%	370	12.9%
1986	102,662,679	-2.4%	272,410	-4.1%	377	1.7%
1987	102,618,681	0.0%	260,632	-4.3%	394	4.5%
1988	103,829,374	1.2%	259,814	-0.3%	400	1.5%
1989	99,449,998	-4.2%	248,414	-4.4%	400	0.2%
1990	106,410,166	7.0%	248,802	0.2%	428	6.8%
1991	112,273,243	5.5%	255,487	2.7%	439	2.7%
1992	105,505,779	-6.0%	248,249	-2.8%	425	-3.3%
1993	104,410,544	-1.0%	237,891	-4.2%	439	3.3%
1994	109,392,680	4.8%	238,708	0.3%	458	4.4%
1995	100,910,660	-7.8%	221,392	-7.3%	456	-0.5%
1996	96,323,808	-4.5%	214,530	-3.1%	450	-1.3%
1997	86,769,052	-9.9%	193,547	-9.8%	448	-0.4%
1998	79,816,730	-8.0%	178,150	-8.0%	448	-0.1%
1999	77,180,545	-3.3%	167,547	-6.0%	461	2.8%
2000	79,956,454	3.6%	173,739	3.7%	460	-0.1%
2001	99,568,850	24.5%	204,516	17.7%	487	5.8%

### Homestead Formula Parameters

Since FY 1974, the Homestead benefit formula has been of the form:

$$\text{Homestead Credit} = .80 \times [\text{Property Taxes} - (\text{Slope} \times (\text{Income} - \text{Income Threshold}))]$$

In the formula, property taxes may not exceed the property tax ceiling set by the program statutes—taxes in excess of the property tax ceiling are ignored.

Households with incomes below the income threshold receive credits equal to 80% of their property taxes. Households with incomes above the income threshold have their property taxes reduced by the slope times the amount by which their income exceeds the income threshold. The maximum income is the income level above which the Homestead credit is zero, and is generally stated in the law. This income ceiling is not explicitly shown in the formula. Rather, it is implied by the slope.

Table 2 shows how the formula parameters of the Homestead program have changed over time.

TABLE 2  
HOMESTEAD FORMULA PARAMETERS  
FISCAL YEARS 1965 THROUGH 2001

Fiscal Years	Minimum Age	Maximum Benefit (\$)	Maximum Income (\$)	Property Tax Ceiling (\$)	Relief Rate	Income Threshold (\$)	Maximum Acres
1965-66	65	225	3,000	300	0.75	0	1
1967-69	65	225	3,500	300	0.75	500	40
1970-71	65	248	3,700	330	0.75	500	40
1972-73	62*	400	7,000	500	0.75	1,000	40
1974-75	18	400	7,000	500	0.80	3,500	80
1976-77	18	428	7,500	535	0.80	3,750	120
1978-79	18	640	9,300	800	0.80	4,000	120
1980-81	18	800	14,000	1,000	0.80	5,000	120
1982-83	18	800	14,000	1,000	0.80	6,000	120
1984	18	880	15,500	1,100	0.80	7,000	120
1985-86	18	960	16,500	1,200	0.80	7,400	120
1987-89	18	960	16,500	1,200	0.80	7,600	120
1990	18	1,080	18,000**	1,350	0.80	8,000	120
1991-99	18	1,160	19,154	1,450	0.80	8,000	120
2000	18	1,160	20,290	1,450	0.80	8,000	120
2001	18	1,160	24,500	1,450	0.80	8,000	120

\* 60 for disabled.

\*\* Beginning in 1989-90, household income is reduced by \$250 for each dependent so that households with incomes above the formula maximum may remain eligible.

In addition to these changes, the definition of "household income" has been modified over time to more fully take into account the income items that are deducted or excluded from adjusted gross income. For example, depreciation (which is subtracted from income to determine Wisconsin adjusted gross income for income tax purposes) has been added back to determine household income for Homestead purposes since FY 1982.

Similarly, other minor adjustments have been made to household income items such as contributions to Individual Retirement Accounts (IRAs), Keogh and deferred compensation plans, nontaxable income of American Indians, the housing allowance received by the clergy, value of a resident manager's free or reduced rent, net operating loss carry-forwards, capital loss carry-forwards, and Section 179 expense deductions.

Beginning with claims filed in 1990, household income is reduced by \$250 for each dependent. This change was enacted to recognize the economic burdens faced by larger families.

## CHARACTERISTICS OF PARTICIPANTS

### Age

The Homestead program was originally conceived as a program for elderly, low-income property taxpayers. In FY 1974, program eligibility was extended to all adults. Table 3 shows the distribution of FY 2001 claimants by age. As the table shows, persons aged 65 and older are still the main beneficiaries of the program; they account for 44% of both the claimants and the amount of benefits received.

TABLE 3  
WISCONSIN HOMESTEAD CREDIT BY AGE, FISCAL YEAR 2001

Age	Claimants		Benefits		Average Credit	
	Number	% of Total	Amount (\$)	% of Total	Amount (\$)	% of Total
Unknown	5,870	2.9%	2,837,944	2.9%	483	99.3%
18-25	15,245	7.5%	6,441,799	6.5%	423	86.8%
26-35	20,623	10.1%	10,054,979	10.1%	488	100.1%
36-45	25,329	12.4%	12,602,486	12.7%	498	102.2%
46-55	23,830	11.7%	12,214,484	12.3%	513	105.3%
56-60	10,945	5.4%	5,614,019	5.6%	513	105.4%
61-62	4,466	2.2%	2,176,252	2.2%	487	100.1%
63-65	7,798	3.8%	3,646,330	3.7%	468	96.0%
65+	90,410	44.2%	43,980,556	44.2%	486	99.9%
Total	204,516	100.0%	99,568,850	100.0%	487	100.0%

Note: Detail may not add to totals because of rounding.

### Income Distribution

By design, the Homestead program provides relief to low-income households. The median household income of all Homestead claimants in FY 2001 was \$10,710 (i.e., half of the claimants had income above \$10,710 while half had income below it). The median income of renters was somewhat lower at \$9,534 while the median income of homeowners was higher at \$12,407. A more detailed distribution of the income of Homestead claimants is presented in Table 4.



TABLE 4  
HOMESTEAD FILERS BY INCOME CLASS, FISCAL YEAR 2001

Household Income	Renters		Owners		Total	
	Count	% of Total	Count	% of Total	Count	% of Total
Less than \$0	657	0.6%	1,074	1.1%	1,731	0.8%
\$0 to \$2,500	1,844	1.7%	1,208	1.3%	3,052	1.5%
\$2,500 to \$5,000	4,224	3.9%	2,086	2.2%	6,310	3.1%
\$5,000 to \$7,500	19,551	17.9%	6,697	7.0%	26,248	12.8%
\$7,500 to \$10,000	24,788	22.7%	12,102	12.7%	36,890	18.0%
\$10,000 to \$12,500	19,293	17.7%	14,515	15.2%	33,808	16.5%
\$12,500 to \$15,000	14,962	13.7%	14,978	15.7%	29,940	14.6%
\$15,000 to \$17,500	11,212	10.3%	14,430	15.1%	25,642	12.5%
\$17,500 to \$20,000	7,323	6.7%	13,091	13.7%	20,414	10.0%
\$20,000 to \$22,500	4,001	3.7%	9,712	10.2%	13,713	6.7%
\$22,500 to \$24,500	1,304	1.2%	5,464	5.7%	6,768	3.3%
Total	109,159	100.0%	95,357	100.0%	204,516	100.0%

### Income Sources

Homestead claimants receive income from a variety of sources. Social Security is the most important income source and is consistent with the large number of elderly Homestead filers. Earnings (i.e., wages) are the second most important source of income although the average amounts suggest that these earnings are from low wage jobs and/or part-time employment.

Table 5 details the sources of income for Homestead claimants. The information in the table is derived from a stratified sample of approximately 21,400 income tax and Homestead Credit returns filed for tax year 1999.

Over half (52%) of Homestead claimants file income tax returns, though less than 11% of these claimants actually have a net tax liability before the Homestead Credit is applied. That tax liability averages \$162. Since the Homestead credit averages about \$487, the vast majority of Homestead claimants receive a refund check.

TABLE 5  
SOURCES OF HOUSEHOLD INCOME FOR HOMESTEAD FILERS, 1999

	Filers with Tax Returns			Filers without Tax Returns			All Filers		
	Amount (\$)	% of total	# of returns	Amount (\$)	% of total	# of returns	Amount (\$)	% of total	Avg. Amt.
<b>TAXABLE SOURCES</b>									
Wages	483,296,672	50.2%	55,859	N/A	N/A	N/A	N/A	N/A	N/A
Interest and Dividends	70,895,144	7.4%	43,901	N/A	N/A	N/A	N/A	N/A	N/A
Subtotal	554,191,816	57.5%	79,421	56,358,918	7.2%	39,294	610,550,734	35.0%	5,143
Farm Income	(8,116,723)	-0.8%	3,348	N/A	N/A	N/A	(8,116,723)	N/A	N/A
Business Income	31,104,089	3.2%	12,117	N/A	N/A	N/A	31,104,089	N/A	N/A
Other Taxable	44,910,128	4.7%	43,789	6,687,750	0.9%	5,328	51,597,878	3.0%	1,051
Total Taxable	622,089,310	64.6%	83,306	63,046,668	8.1%	41,736	685,135,978	39.3%	5,479
<b>NONTAXABLE SOURCES</b>									
Social Security	254,911,508	26.5%	29,640	654,328,128	84.0%	74,148	909,239,636	52.2%	8,761
Unemployment Comp.	7,997,994	0.8%	3,663	-	0.0%	-	7,997,994	0.5%	2,183
Pensions	13,312,652	1.4%	3,775	51,094,188	6.6%	21,090	64,406,840	3.7%	2,590
Public Assistance	1,476,744	0.2%	777	2,252,634	0.3%	888	3,729,378	0.2%	2,240
Other Nontaxable	72,684,144	7.5%	30,137	10,197,348	1.3%	5,106	82,881,492	4.8%	2,352
Total Nontaxable	350,383,042	36.4%	53,447	717,872,298	92.1%	75,480	1,068,255,340	61.3%	8,286
<b>DEPENDENT DEDUCTION</b>									
	(9,356,250)	-1.0%	20,986	(1,554,000)	-0.2%	2,886	(10,910,250)	-0.6%	(457)
<b>TOTAL INCOME</b>	963,116,102	100.0%	83,639	779,364,966	100.0%	76,146	1,742,481,068	100.0%	10,905

Source: 1999 Wisconsin Individual Income Tax Model.

### Dependents

Beginning with claims filed in 1990, the Homestead formula reduces household income by \$250 for each dependent in a household. For households with income in excess of \$8,000, this provision increases the credit by about \$18 per dependent. Homestead claimants reported a total of 62,674 dependents in FY 2001. Table 6 shows the distribution of dependents by income class and by housing status.

TABLE 6  
HOMESTEAD DEPENDENTS BY INCOME CLASS, FISCAL YEAR 2001

Household Income	Renters		Owners		Total	
	Count	% of Total	Count	% of Total	Count	% of Total
Less than \$0	186	0.4%	790	3.7%	976	1.6%
\$0 to \$2,500	942	2.3%	469	2.2%	1,411	2.3%
\$2,500 to \$5,000	2,264	5.5%	838	3.9%	3,102	4.9%
\$5,000 to \$7,500	4,984	12.0%	1,503	7.1%	6,487	10.4%
\$7,500 to \$10,000	6,436	15.5%	2,231	10.5%	8,667	13.8%
\$10,000 to \$12,500	7,174	17.3%	2,613	12.3%	9,787	15.6%
\$12,500 to \$15,000	6,852	16.5%	3,161	14.9%	10,013	16.0%
\$15,000 to \$17,500	5,624	13.6%	3,176	14.9%	8,800	14.0%
\$17,500 to \$20,000	3,984	9.6%	2,871	13.5%	6,855	10.9%
\$20,000 to \$22,500	2,273	5.5%	2,299	10.8%	4,572	7.3%
\$22,500 to \$24,500	701	1.7%	1,303	6.1%	2,004	3.2%
Total	41,420	100.0%	21,254	100.0%	62,674	100.0%

### Total Benefits Received

In FY 2001, total Homestead benefits were \$99.6 million, of which \$52.4 million (or 53%) went to homeowners and \$47.1 million (or 47%) went to renters. Table 7 shows the distribution of benefits between homeowners and renters by income class. Homeowners account for a large share of the benefits at all income levels due to their higher property tax burdens.

At income levels between \$2,500 and \$10,000, total benefits paid to renters are larger than benefits paid to homeowners. This occurs because at these income levels, the larger number of claims by renters (see Table 4) offsets lower average benefits per claim. At higher income levels, most of the benefits are paid to homeowners.

TABLE 7  
HOMESTEAD BENEFITS BY INCOME CLASS, FISCAL YEAR 2001

Household Income	Renters		Owners		Total	
	(\$000)	% of Total	(\$000)	% of Total	(\$000)	% of Total
Less than \$0	442	0.4%	1,028	1.0%	1,470	1.5%
\$0 to \$2,500	1,085	1.1%	1,017	1.0%	2,102	2.1%
\$2,500 to \$5,000	2,324	2.3%	1,732	1.7%	4,056	4.1%
\$5,000 to \$7,500	9,924	10.0%	5,286	5.3%	15,210	15.3%
\$7,500 to \$10,000	12,155	12.2%	9,538	9.6%	21,693	21.8%
\$10,000 to \$12,500	8,426	8.5%	10,413	10.5%	18,839	18.9%
\$12,500 to \$15,000	6,030	6.1%	9,204	9.2%	15,235	15.3%
\$15,000 to \$17,500	3,922	3.9%	7,072	7.1%	10,993	11.0%
\$17,500 to \$20,000	1,998	2.0%	4,689	4.7%	6,687	6.7%
\$20,000 to \$22,500	722	0.7%	2,058	2.1%	2,780	2.8%
\$22,500 to \$24,500	97	0.1%	406	0.4%	504	0.5%
Total	47,125	47.3%	52,443	52.7%	99,569	100.0%

### Average Benefits

The average Homestead claim in FY 2001 was \$487. The average for homeowners was \$550, while for renters, the average was lower at \$432. In general, benefits fall as income rises, except at very low income levels where higher property taxes produce larger claims. Very low-income claimants are typically households undergoing temporarily lower incomes because of such factors as unemployment or business losses.

Table 8 shows average Homestead benefits and average property taxes for homeowners and renters by income class, as well as the percent of property tax relief provided by the Homestead credit.

TABLE 8  
AVERAGE HOMESTEAD BENEFITS AND PROPERTY TAXES BY INCOME CLASS, FISCAL YEAR 2001

Household Income	Renters			Owners			Total		
	Tax (\$)	Benefit (\$)	% Relief	Tax (\$)	Benefit (\$)	% Relief	Tax (\$)	Benefit (\$)	% Relief
Less Than \$0	905	672	74.3%	2,045	957	46.8%	1,619	853	52.7%
\$0 to \$2,500	777	589	75.7%	1,405	842	59.9%	1,030	692	67.1%
\$2,500 to \$5,000	716	550	76.9%	1,364	830	60.9%	934	646	69.1%
\$5,000 to \$7,500	648	508	78.3%	1,209	789	65.3%	795	582	73.2%
\$7,500 to \$10,000	695	490	70.6%	1,317	788	59.8%	903	590	65.4%
\$10,000 to \$12,500	858	437	50.9%	1,526	717	47.0%	1,150	560	48.7%
\$12,500 to \$15,000	1,054	403	38.2%	1,693	614	36.3%	1,380	511	37.0%
\$15,000 to \$17,500	1,231	350	28.4%	1,847	490	26.5%	1,585	431	27.2%
\$17,500 to \$20,000	1,392	273	19.6%	1,990	358	18.0%	1,783	329	18.5%
\$20,000 to \$22,500	1,553	180	11.6%	2,113	212	10.0%	1,958	204	10.4%
\$22,500 to \$24,500	1,758	74	4.2%	2,257	74	3.3%	2,170	75	3.4%
Total	914	432	47.2%	1,718	550	32.0%	1,294	489	37.8%

### Geographic Distribution

Table 9 shows the distribution of Homestead claimants and average benefits across counties. As indicated in the table, average benefits show little variation across counties. The number of claimants in each county is roughly proportional to that county's population, averaging about 9.5% of households. Program participation is generally higher in the northern and western counties, where incomes are somewhat lower than in the rest of the state.

TABLE 9  
WISCONSIN HOMESTEAD CREDIT BY COUNTY, FISCAL YEAR 2001

County	Claimants		Benefits		Average Credit	
	Number	% of Total	Amount (\$)	% of Total	Amount (\$)	% of State Average
Adams	866	0.42%	\$ 386,942	0.39%	\$ 447	91.8%
Ashland	924	0.45%	370,072	0.37%	401	82.3%
Barron	2,086	1.02%	957,815	0.96%	459	94.3%
Bayfield	717	0.35%	331,927	0.33%	463	95.1%
Brown	7,283	3.56%	3,433,424	3.45%	471	96.8%
Buffalo	688	0.34%	325,841	0.33%	474	97.3%
Burnett	608	0.30%	282,469	0.28%	465	95.5%
Calumet	986	0.48%	460,008	0.46%	466	95.8%
Chippewa	2,347	1.15%	1,062,780	1.07%	453	93.0%
Clark	1,804	0.88%	888,826	0.89%	493	101.2%
Columbia	1,761	0.86%	865,573	0.87%	491	100.9%
Crawford	924	0.45%	414,189	0.42%	448	92.1%
Dane	13,208	6.46%	6,532,101	6.56%	495	101.6%
Dodge	2,951	1.44%	1,469,366	1.48%	498	102.3%
Door	949	0.46%	463,449	0.47%	488	100.3%
Douglas	1,860	0.91%	760,148	0.76%	409	84.0%
Dunn	1,380	0.67%	669,615	0.67%	485	99.7%
Eau Claire	4,064	1.99%	1,886,191	1.89%	464	95.3%
Florence	224	0.11%	98,763	0.10%	441	90.6%
Fond du Lac	3,463	1.69%	1,563,020	1.57%	451	92.7%
Forest	412	0.20%	183,356	0.18%	445	91.5%
Grant	1,827	0.89%	802,478	0.81%	439	90.2%
Green	1,378	0.67%	686,212	0.69%	498	102.3%
Green Lake	903	0.44%	458,747	0.46%	508	104.4%
Iowa	793	0.39%	410,349	0.41%	517	106.2%
Iron	428	0.21%	167,363	0.17%	391	80.4%
Jackson	816	0.40%	369,967	0.37%	453	93.1%
Jefferson	2,408	1.18%	1,179,493	1.18%	490	100.6%
Juneau	1,028	0.50%	463,396	0.47%	451	92.6%
Kenosha	5,359	2.62%	2,780,643	2.79%	519	106.6%
Kewaunee	692	0.34%	341,402	0.34%	493	101.4%
La Crosse	4,752	2.32%	2,169,764	2.18%	457	93.8%
Lafayette	656	0.32%	318,145	0.32%	485	99.7%
Langlade	1,208	0.59%	526,190	0.53%	436	89.5%
Lincoln	1,348	0.66%	669,524	0.67%	497	102.0%
Manitowoc	3,304	1.62%	1,549,365	1.56%	469	96.3%

TABLE 9 (Continued)  
WISCONSIN HOMESTEAD CREDIT BY COUNTY, FISCAL YEAR 2001

County	Claimants		Benefits		Average Credit	
	Number	% of Total	Amount (\$)	% of Total	Amount (\$)	% of State Average
Marathon	5,060	2.47%	\$2,554,402	2.57%	\$ 505	103.7%
Marinette	1,723	0.84%	754,868	0.76%	438	90.0%
Marquette	743	0.36%	360,369	0.36%	485	99.6%
Menominee	26	0.01%	12,618	0.01%	483	99.3%
Milwaukee	48,613	23.77%	24,627,152	24.73%	507	104.1%
Monroe	1,725	0.84%	836,735	0.84%	485	99.6%
Oconto	1,475	0.72%	734,684	0.74%	498	102.3%
Oneida	1,594	0.78%	753,964	0.76%	473	97.2%
Outagamie	4,975	2.43%	2,446,509	2.46%	492	101.0%
Ozaukee	1,671	0.82%	845,686	0.85%	506	104.0%
Pepin	432	0.21%	208,029	0.21%	482	99.0%
Pierce	828	0.41%	436,743	0.44%	527	108.3%
Polk	1,526	0.75%	717,870	0.72%	470	96.6%
Portage	2,397	1.17%	1,157,824	1.16%	483	99.2%
Price	791	0.39%	367,453	0.37%	464	95.4%
Racine	6,737	3.29%	3,461,716	3.48%	514	105.5%
Richland	802	0.39%	369,431	0.37%	460	94.6%
Rock	5,861	2.87%	2,880,043	2.89%	491	100.9%
Rusk	767	0.38%	335,275	0.34%	437	89.8%
St. Croix	1,344	0.66%	639,960	0.64%	476	97.8%
Sauk	2,034	0.99%	978,019	0.98%	481	98.7%
Sawyer	690	0.34%	300,395	0.30%	435	89.4%
Shawano	1,706	0.83%	794,396	0.80%	466	95.6%
Sheboygan	3,982	1.95%	1,894,853	1.90%	476	97.7%
Taylor	943	0.46%	456,460	0.46%	484	99.4%
Trempealeau	1,383	0.68%	677,973	0.68%	490	100.7%
Vernon	1,695	0.83%	840,380	0.84%	496	101.8%
Vilas	879	0.43%	410,924	0.41%	468	96.1%
Walworth	2,878	1.41%	1,486,359	1.49%	516	106.1%
Washburn	872	0.43%	405,899	0.41%	466	95.7%
Washington	2,832	1.38%	1,368,606	1.37%	483	99.3%
Waukesha	7,249	3.54%	3,563,876	3.58%	492	101.0%
Waupaca	2,275	1.11%	1,118,390	1.12%	491	101.0%
Waushara	1,105	0.54%	546,732	0.55%	495	101.7%
Winnebago	5,318	2.60%	2,532,178	2.54%	476	97.8%
Wood	3,180	1.56%	1,393,169	1.40%	438	90.0%
Total	204,516	100.00%	\$ 99,568,850	100.00%	\$ 487	100.0%

Note: Detail may not sum to total due to rounding.